

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE DIVISION**

In re:

WILLIAM BUSCH, JR.  
PATRICIA BUSCH  
Debtor(s)

Case No. 08-27578-JHW

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/15/2008.
- 2) The plan was confirmed on 01/28/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/15/2009, 11/10/2010.
- 5) The case was Dismissed on 03/25/2011.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,654.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$13,070.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$13,070.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,662.76
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,097.82
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,760.58**

Attorney fees paid and disclosed by debtor: \$300.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Secured	NA	NA	NA	0.00	0.00
AMERICAN EXPRESS	Secured	NA	NA	NA	0.00	0.00
AMO RECOVERIES*	Secured	NA	NA	NA	0.00	0.00
AMO RECOVERIES*	Secured	NA	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	NA	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	NA	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	NA	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	NA	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	NA	NA	NA	0.00	0.00
BANK OF AMERICA, N.A.	Secured	NA	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Secured	NA	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Secured	NA	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	2,877.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE*	Secured	NA	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE*	Secured	NA	NA	NA	0.00	0.00
BB & T BANKRUPTCY SECTION	Secured	NA	NA	NA	0.00	0.00
BB & T BANKRUPTCY SECTION	Secured	NA	NA	NA	0.00	0.00
BB & T BANKRUPTCY SECTION	Unsecured	3,252.00	NA	NA	0.00	0.00
BB & T BANKRUPTCY SECTION	Secured	NA	2,382.31	0.00	0.00	0.00
CACH, LLC	Unsecured	8,865.00	NA	NA	0.00	0.00
CAPITAL 1 BK	Secured	NA	NA	NA	0.00	0.00
CAPITAL 1 BK	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	9,829.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	1,817.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	1,392.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Secured	NA	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA, N.A.	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Secured	NA	NA	NA	0.00	0.00
Chase	Secured	NA	NA	NA	0.00	0.00
CHASE	Secured	NA	NA	NA	0.00	0.00
CHASE	Secured	NA	NA	NA	0.00	0.00
CHASE	Secured	NA	NA	NA	0.00	0.00
CHASE	Secured	NA	NA	NA	0.00	0.00
CHASE	Secured	NA	NA	NA	0.00	0.00
CHASE BANK USA, N.A.	Secured	NA	NA	NA	0.00	0.00
CHASE BANK USA, N.A.	Secured	NA	NA	NA	0.00	0.00
CHASE BANK USA, N.A.	Secured	NA	NA	NA	0.00	0.00
CHASE BANK USA, N.A.	Secured	NA	NA	NA	0.00	0.00
CHASE FINANCE	Secured	NA	NA	NA	0.00	0.00
CHASE NA	Secured	NA	NA	NA	0.00	0.00
CIT BANK/DFS	Secured	NA	NA	NA	0.00	0.00
CITI	Secured	NA	NA	NA	0.00	0.00
CITI	Secured	NA	NA	NA	0.00	0.00
CITI	Secured	NA	NA	NA	0.00	0.00
CITIBANK / SEARS*	Secured	NA	NA	NA	0.00	0.00
CITIBANK / SEARS*	Secured	NA	NA	NA	0.00	0.00
CITIBANK*	Secured	NA	NA	NA	0.00	0.00
CITIBANK*	Secured	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Secured	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Secured	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Secured	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Secured	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Secured	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Secured	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Secured	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Secured	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Secured	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Secured	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Secured	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	10,056.00	10,056.49	10,056.49	1,454.99	0.00
eCAST SETTLEMENT CORPORATION	Unsecured	1,044.81	1,817.83	1,817.83	263.01	0.00
eCAST SETTLEMENT CORPORATION	Unsecured	10,848.00	10,848.57	10,848.57	1,569.59	0.00
FIA CARD SERVICES, N.A.	Unsecured	8,217.00	NA	NA	0.00	0.00
FIA CARD SERVICES, N.A.	Secured	NA	NA	NA	0.00	0.00
FIRST USA BANK - CHASE*	Secured	NA	NA	NA	0.00	0.00
FIRST USA BANK - CHASE*	Secured	NA	NA	NA	0.00	0.00
FIRST USA BANK - CHASE*	Secured	NA	NA	NA	0.00	0.00
FIRST USA BANK - CHASE*	Secured	NA	NA	NA	0.00	0.00
FIRST USA BANK - CHASE*	Secured	NA	NA	NA	0.00	0.00
FIRST USA BANK N A	Secured	NA	NA	NA	0.00	0.00
FIRST USA BANK NA	Secured	NA	NA	NA	0.00	0.00
FIRST USA BANK NA	Secured	NA	NA	NA	0.00	0.00
FLEET CREDIT CARD SERVICES	Secured	NA	NA	NA	0.00	0.00
FST USA BK B	Secured	NA	NA	NA	0.00	0.00
FST USA BK B	Secured	NA	NA	NA	0.00	0.00
FST USA BK B	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Secured	NA	NA	NA	0.00	0.00
GECCCC	Secured	NA	NA	NA	0.00	0.00
GECCCC	Unsecured	880.00	NA	NA	0.00	0.00
HSBC MORTGAGE SERVICES	Secured	452,531.00	453,132.42	0.00	0.00	0.00
HSBC MORTGAGE SERVICES	Secured	NA	NA	NA	0.00	0.00
HSBC TAXPAYER FINANCIAL SERVIC	Secured	NA	NA	NA	0.00	0.00
HSBC TAXPAYER FINANCIAL SERVIC	Secured	NA	NA	NA	0.00	0.00
HSBC/SEAMN	Secured	NA	NA	NA	0.00	0.00
JC PENNEY*	Secured	NA	NA	NA	0.00	0.00
LVNV FUNDING, L.L.C.	Secured	NA	NA	NA	0.00	0.00
MONOGRAM BANK N AMERICA	Secured	NA	NA	NA	0.00	0.00
NEWPORT NEWS	Secured	NA	NA	NA	0.00	0.00
NEWPORT NEWS	Secured	NA	NA	NA	0.00	0.00
NEWPORT NEWS	Secured	NA	NA	NA	0.00	0.00
NEWPORT NEWS	Secured	NA	NA	NA	0.00	0.00
NOVACARE REHABILITATION, INC.	Unsecured	190.00	190.00	190.00	27.50	0.00
NUVELL CREDIT COMPANY, LLC	Secured	NA	NA	NA	0.00	0.00
NUVELL CREDIT COMPANY, LLC	Secured	NA	NA	NA	0.00	0.00
OCWEN LOAN SERVICING, LLC	Secured	NA	NA	NA	0.00	0.00
OCWEN LOAN SERVICING, LLC	Secured	NA	NA	NA	0.00	0.00
OCWEN LOAN SERVICING, LLC	Secured	NA	NA	NA	0.00	0.00
OCWEN LOAN SERVICING, LLC	Secured	NA	NA	NA	0.00	0.00
PNC BANK	Secured	NA	NA	NA	0.00	0.00
PNC BANK	Secured	NA	NA	NA	0.00	0.00
PNC BANK	Secured	NA	NA	NA	0.00	0.00
PNC BANK	Secured	NA	NA	NA	0.00	0.00
PNC BANK	Secured	NA	NA	NA	0.00	0.00
PNC BANK	Secured	NA	NA	NA	0.00	0.00
PNC BANK	Secured	NA	NA	NA	0.00	0.00
PNC BANK	Secured	NA	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT, L	Unsecured	1,004.00	1,004.68	1,004.68	145.36	0.00
PRA RECEIVABLES MANAGEMENT, L	Unsecured	3,742.00	3,912.50	3,912.50	566.07	0.00
PRA RECEIVABLES MANAGEMENT, L	Unsecured	NA	8,865.22	8,865.22	1,282.63	0.00
RBS CITIZENS BANK	Unsecured	3,017.00	NA	NA	0.00	0.00
RBS CITIZENS BANK	Secured	NA	NA	NA	0.00	0.00
RBS CITIZENS BANK	Secured	NA	NA	NA	0.00	0.00
RBS CITIZENS BANK	Secured	NA	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Secured	NA	NA	NA	0.00	0.00
RONALD E. NORMAN	Secured	NA	NA	NA	0.00	0.00
ROUNDUP FUNDING, LLC	Unsecured	718.00	718.79	718.79	103.99	0.00
ROUNDUP FUNDING, LLC	Unsecured	1,794.00	1,794.14	1,794.14	259.58	0.00
SEARS MC	Secured	NA	NA	NA	0.00	0.00
SEARS*	Secured	NA	NA	NA	0.00	0.00
SEARS*	Unsecured	4,949.00	NA	NA	0.00	0.00
SEARS/CBSD	Secured	NA	NA	NA	0.00	0.00
SEARS/CBSD	Secured	NA	NA	NA	0.00	0.00
SEARS/CBSD	Secured	NA	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SEARS/CBSD	Secured	NA	NA	NA	0.00	0.00
SEARS/CBSD	Secured	NA	NA	NA	0.00	0.00
SEARS/CBSD	Secured	NA	NA	NA	0.00	0.00
THE LIMITED*	Secured	NA	NA	NA	0.00	0.00
TOWNSHIP OF EGG HARBOR	Secured	12,000.00	NA	NA	0.00	0.00
U.S. BANK-CUST/SASS MUNI V DTR	Secured	NA	19,342.22	1,636.70	1,636.70	0.00
VICTORIA'S SECRET*	Secured	NA	NA	NA	0.00	0.00
VICTORIA'S SECRET*	Secured	NA	NA	NA	0.00	0.00
VICTORIA'S SECRET*	Secured	NA	NA	NA	0.00	0.00
WACH BNK/DOVENMUEHLE	Secured	NA	NA	NA	0.00	0.00
WACH BNK/DOVENMUEHLE	Secured	NA	NA	NA	0.00	0.00
WACH BNK/DOVENMUEHLE	Secured	NA	NA	NA	0.00	0.00
WFNNB / EXPRESS*	Secured	NA	NA	NA	0.00	0.00
WFNNB / NEW YORK & COMPANY*	Secured	NA	NA	NA	0.00	0.00
WFNNB / NEW YORK & COMPANY*	Secured	NA	NA	NA	0.00	0.00
WFNNB / NEW YORK & COMPANY*	Secured	NA	NA	NA	0.00	0.00
WFNNB / THE LIMITED*	Secured	NA	NA	NA	0.00	0.00
WFNNB / THE LIMITED*	Secured	NA	NA	NA	0.00	0.00
WFNNB/EXPRES	Secured	NA	NA	NA	0.00	0.00
WFNNB/EXPRESS	Secured	NA	NA	NA	0.00	0.00
WFNNB/EXPRESS*	Secured	NA	NA	NA	0.00	0.00
WFNNB/LIMITED	Secured	NA	NA	NA	0.00	0.00
WFNNB/LIMITED	Secured	NA	NA	NA	0.00	0.00
WFNNB/LIMITED	Secured	NA	NA	NA	0.00	0.00
WFNNB/NEW YORK & COMPA	Secured	NA	NA	NA	0.00	0.00
WFNNB/NEW YORK & COMPA	Secured	NA	NA	NA	0.00	0.00
WFNNB/NEW YORK & COMPA	Secured	NA	NA	NA	0.00	0.00
WFNNB/VICTORIAS SECRET	Secured	NA	NA	NA	0.00	0.00
ZWICKER & ASSOCIATES, P.C.	Unsecured	1,004.68	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,636.70	\$1,636.70	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,636.70</b>	<b>\$1,636.70</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$39,208.22</b>	<b>\$5,672.72</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,760.58</u>
Disbursements to Creditors	<u>\$7,309.42</u>

**TOTAL DISBURSEMENTS :** **\$13,070.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/10/2011

By: /s/ Isabel C. Balboa

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.